

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

KEVIN T. LIGHTNER

Debtor(s)

Case No. 15-22215CMB

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/18/2015.
- 2) The plan was confirmed on 07/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/15/2015, 11/16/2018, 10/11/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/01/2020.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,765.00.
- 10) Amount of unsecured claims discharged without payment: \$55,721.86.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$103,828.38
Less amount refunded to debtor	\$5,851.14

**NET RECEIPTS:** **\$97,977.24**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,995.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,545.69
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$10,540.69**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	1,000.00	1,032.04	1,032.04	232.52	0.00
BANK OF AMERICA NA**	Unsecured	5,225.00	NA	NA	0.00	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	NA	2,520.46	2,520.46	567.86	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	691.00	705.21	705.21	158.88	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	2,047.00	2,047.17	2,047.17	461.23	0.00
CITIZENS BANK NA(*)	Unsecured	769.00	562.34	562.34	126.70	0.00
COMMUNITY BANK(*)	Unsecured	1.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	13,162.00	13,162.31	13,162.31	2,965.47	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	41.13	41.13	9.27	0.00
INTERNAL REVENUE SERVICE*	Priority	2,740.00	2,754.45	2,754.45	2,754.45	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,893.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	769.00	NA	NA	0.00	0.00
LENDING CLUB CORP++	Unsecured	10,365.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	5,554.00	5,554.27	5,554.27	1,251.38	0.00
MIDLAND FUNDING LLC	Unsecured	3,899.00	3,899.71	3,899.71	878.60	0.00
MIDLAND MORTGAGE CO*	Priority	NA	0.00	0.00	26,221.40	0.00
MIKE TALARICO	Unsecured	5,000.00	3,500.00	3,500.00	788.55	0.00
PNC BANK NA	Unsecured	3,073.00	3,073.99	3,073.99	692.57	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,923.00	2,001.39	2,001.39	450.91	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	12,184.00	10,265.63	10,265.63	2,312.85	0.00
PRA RECEIVABLES MANAGEMENT I	Secured	19,000.00	20,840.64	20,840.64	20,840.64	3,877.66
WELLS FARGO BANK NA	Secured	59,281.00	59,315.29	22,278.78	22,278.78	0.00
WELLS FARGO BANK NA	Secured	0.00	556.83	566.83	566.83	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$22,278.78	\$22,278.78	\$0.00
Mortgage Arrearage	\$566.83	\$566.83	\$0.00
Debt Secured by Vehicle	\$20,840.64	\$20,840.64	\$3,877.66
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$43,686.25</b>	<b>\$43,686.25</b>	<b>\$3,877.66</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,754.45	\$28,975.85	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,754.45</b>	<b>\$28,975.85</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$48,365.65</b>	<b>\$10,896.79</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$10,540.69</u>	
Disbursements to Creditors	<u>\$87,436.55</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$97,977.24</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/20/2020

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.